

SUMMARY OF MEDICAL BENEFITS

Gold PPO Plan

Gold PPO Plan		
Plan Year Deductible	In-Network	Out-of-Network
Employee Only	\$1,500	\$5,000
Family	\$3,000	\$10,000
Coinsurance	20%	50%
Out-of-Pocket Maximum		
Employee Only	\$5,500	\$10,000
Family	\$11,000	\$20,000
Preventative Care	100% Covered	50%*
Office Visits		
Primary Services	\$25 Copay	50%*
Specialist Services	\$50 Copay	50%*
Hospital Services	20%*	50%*
Emergency Services **		
Emergency Room	20%*	50%*
Emergency Medical Transportation	20%*	50%*
Urgent Care Services	\$25 Copay	50%*
Chiropractic Services	\$25 Copay	50%*
Mental Health/Chemical Dependency		
Inpatient	20%*	50%*
Outpatient	\$25 Copay	50%*
Prescription Drug Coverage	Retail 30-Day Supply	Mail Order 90-Day Supply
Generic	100% Covered	100% Covered
Preferred Brand	\$35 Copay	\$87.50 Copay
Non-Preferred Brand	\$70 Copay	\$175 Copay
Specialty	\$250 Copay	Not available

Gold PPO Plan Rates

Amounts shown reflect the member's bi-weekly contributions.

Employee	\$69.23
Employee + Spouse	\$581.54
Employee + Child(ren)	\$346.15
Family	\$761.54

NOTES:

This serves as a summary of your benefit plan only. Please refer to your Summary Plan Description for actual coverage, limitation, and exclusion provisions.

* After deductible

** Covered as in-network in true-emergency